(iv) Banks are also financing tribals in the schemes sponsored by State Tribal Finance and Development Corporation.

(v) Micro Finance is encouraged by forming Self Help Groups (SHGs) and financial inclusion concept is implemented to increase outreach.

(vi) Employment generation through production, processing, marketing of tribal products specially herbs and medicines collected by tribals.

(vii) Educating tribal youths through various Non Governmental Organisations/Institutions for their socio-economic development.

Rising prices of real estate

768. SHRI KARNENDU BHATTACHARJEE: Will the Minister of FINANCE be pleased to state:

(a) whether Government have worked out formula to control the rising prices of real estate and interest rates to give relief to house buyers;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Sir, the interest rates for real estate as also for other sectors of the economy are largely market determined. Reserve Bank of India has, however, advised the commerical banks to afford an opportunity to the borrowers of housing finance to obtain fair and transparent terms consistent with legal requirements and fair practices. Government has also provided fiscal concessions to make housing finance affordable. The National Housing Bank has set up a Technical Advisory Group to explore the possibility of constructing a housing prices index for tracking increase in the prices.

GDP growth rate

769.SHRI VIJAY J.DARDA:Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in view of India's GDP being up by 9.1 per cent in the first half of the fiscal year to March, 2007, RBI and the Prime Minister expect the economy to sustain 8 per cent growth during 2006-07;